

# **EXHIBIT 131**

**From:** theresa.a.schnepf@jpmorgan.com [theresa.a.schnepf@jpmorgan.com]  
**Sent:** 7/1/2008 4:07:20 PM  
**To:** lisa.e.waters@jpmorgan.com  
**Subject:** Re: epstein  
**Attachments:** graycol.gif; ecblank.gif

Oy  
Thanks  
Theresa

-----  
Theresa A. Schnepf

▼ Lisa E. Waters  
----- Original Message -----

**From:** Lisa E. Waters  
**Sent:** 07/01/2008 08:42 AM EDT  
**To:** George P. Lencyk; Theresa Schnepf  
**Subject:** Fw: epstein

Jes would like to retain as a client so AnnVerdon or Kevin will need to go through the process.

I sent this to Anne and Kevin this morning  
Lisa E. Waters  
Managing Director  
J.P.Morgan Securities Inc.  
(212) 464-2048  
(212) 648-2974

----- Forwarded by Lisa E. Waters/JPMCHASE on 07/01/2008 08:35 AM -----  
**J.P. Morgan Securities Inc.** Private Bank & PrivateClientServices Supervisory Management

**Lisa E. Waters/JPMCHASE**

07/01/2008 08:34 AM

ToKevin McCleerey/JPMCHASE, Anne E  
Verdon/JPMCHASE

cc

Subjectepstein

pleaded guilty to felony solicitation of prostitution and procuring a person under 18 for prostitution.

[http://www.palmbeachpost.com/localnews/content/local\\_news/epaper/2008/06/30/0630epstein.html](http://www.palmbeachpost.com/localnews/content/local_news/epaper/2008/06/30/0630epstein.html)

[http://www.nytimes.com/2008/07/01/business/01epstein.html?\\_r=1&oref=slogin&ref=business&pagewanted=print](http://www.nytimes.com/2008/07/01/business/01epstein.html?_r=1&oref=slogin&ref=business&pagewanted=print)

Lisa E. Waters  
Managing Director  
J.P.Morgan Securities Inc.

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